

Claims

The following is a copy of Applicant's claims that identifies language being added with underlining ("___") and language being deleted with strikethrough ("~~—~~"), as is applicable:

1. (Currently Amended) In a method for collecting a debt of a debtor to a creditor, the method comprising

- entering in a data processing system data at least comprising data concerning the debtor and the debt,
- permitting for the debt access for at least two parties to at least a part of the data entered in the system, and
- initiating an action for collecting the debt on a basis of the data entered in the database,

an improvement consisting of:

- a) entering accounting data regarding accounts payable to the creditor and payments to the creditor into the system; and
- b) enabling a financing party providing a loan to the creditor on the payable accounts to inspect at least a part of the accounting data for determining an amount of the loan based on at least the part of the accounting data;
c) determining a rating from the at least part of the accounting data;
d) determining an amount of the loan based on the rating; and
e) providing the loan in the determined amount by the financing party to the creditor.

2. (Cancelled)

3. (Currently Amended) The method according to claim 1 2, wherein the [[rating]] accounting data comprises one or more of a group comprising an average duration of outstandingness of the payable accounts, a peak duration of the outstandingness of the payable accounts, a total number or sum of payable accounts, a total number or sum of overdue payable accounts, a total or sum of overdue, incollectible payable accounts.

4. (Original) The method according to claim 1, wherein a status is assigned to each debt indicating a progress of the debt, a new status being assigned to the debt upon detection by the system of an action or response thereto, the new status preferably depending on a current status and a contents of the action.

5. (Original) The method according to claim 4, comprising the further step of determining a new action from the new status and/or the contents of the action.

6. (Original) The method according to claim 5, comprising the step of:
assigning a party responsible for the new action; and
transmitting information on the new status to the party responsible for the new action.

7. (Original) The method according to claim 4, comprising determining the new status based on a workflow.

8. (Original) The method according to claim 1, further comprising assigning to each action or expected action a time limit and a party responsible for the action.
9. (Original) The method according to claim 8, comprising assigning a fine to the party responsible for the action, when the action is not completed upon expiry of the time limit.
10. (Original) The method according to claim 1, further comprising:
- entering a criterion which, upon fulfillment thereof, initiates an action;
 - repetitively checking a debt for fulfillment of the criterion; and
 - initiating the action upon fulfillment of the criterion.
11. (Original) The method according to claim 10, wherein the criterion comprises a criterion for convicting a debtor by a court, the action comprising sending data concerning the debtor and the corresponding debt to the court.
12. (Original) The method according to claim 12, comprising receiving a verdict from the court and sending the verdict to the debtor.
13. (Currently Amended) A method for determining an amount of a loan to a banking customer, the loan being based on accounts payable to the banking customer, the method comprising
- a) inspecting via a data processing system at least a part of accounting data regarding the payable accounts, the accounting data comprising data relating to all accounts payable to the banking customer and having been entered by the banking customer into the system; and

b) determining an amount of the loan based on at least the part of the accounting data;

c) determining a rating from the at least part of the accounting data;

d) determining an amount of the loan based on the rating; and

e) providing the loan in the determined amount by the financing party to the creditor.

14. (Original) The method according to claim 13, wherein the system comprises a debt collecting system, the accounting data in the debt collecting system being further applied for initiating an action for collecting an amount of the payable account on a basis of the data entered in the database.

15. (New) In a method for collecting a debt of a debtor to a creditor, the method comprising

- entering in a data processing system data at least comprising data concerning the debtor and the debt,
- permitting for the debt access for at least two parties to at least a part of the data entered in the system, and
- initiating an action for collecting the debt on a basis of the data entered in the database,
- entering a criterion which, upon fulfillment thereof, initiates an action;
- repetitively checking a debt for fulfillment of the criterion; and
- initiating the action upon fulfillment of the criterion.

16. (New) The method of claim 15, wherein the criterion comprises a criterion for convicting a debtor by a court, and the action comprising sending data concerning the debtor and the corresponding debt to the court.

17. (New) The method according to claim 16, comprising receiving a verdict from the court and sending the verdict to the debtor.